

Application No. 10/604,830  
Amendment dated June 3, 2005  
Reply to Office Action of March 22, 2005

**Amendments to the Specification:**

Please replace paragraph [0023] with the following amended paragraph:

[0023] In another contemplated implementation, the associated monetary value is stored in an account in the account database 30 mentioned above, rather than on the card ~~19~~ 18 itself. In this implementation, the card reader/writer device 36 is used only to read and confirm the card authentication or identification information and to identify the account associated therewith. Any payments are debited from the monetary value stored in the account. As mentioned, if the card/account is reusable in nature, then the monetary value in the account may be increased as desired. It will be appreciated that storing the monetary value in an account in the account database 30 rather than on the card 18 itself may allow for greater control by the mediator and less opportunity for tampering.